

Information to identify the case:

Debtor 1	Connie E. Lucot	Social Security number or ITIN	xxx-xx-9673
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-23657-JCM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Connie E. Lucot
aka Constance E. Lucot

1/13/25

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Connie E. Lucot
Debtor

Case No. 19-23657-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 13, 2025

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2025:

Recip ID	Recipient Name and Address
db	+ Connie E. Lucot, 1035 Alquin Street, McKeesport, PA 15133-3501
cr	+ South Allegheny School District, /co Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15124658	County of Allegheny, c/o Jordan Tax Servic, Inc., P.O. Box 200, Bethel Park, PA 15102-0200
15124661	Jordan Tax Services, Inc., P.O. Box 200, Bethel Park, PA 15102-0200
15124663	+ Maiello Brungo & Maiello, LLP, 424 South 27th Street, #210, Pittsburgh, PA 15203-2380
15124666	+ South Allegheny S.D./Borough of Port Vue, c/o Maiello Brungo & Maiello, LLP, 424 South 27th Street, #210, Pittsburgh, PA 15203-2379
15150243	+ South Allegheny School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
15124668	+ Wells Fargo Auto, PO Box 29710, Phoenix, AZ 85038-9710

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 14 2025 04:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 14 2025 00:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 14 2025 04:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 14 2025 00:11:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	Jan 14 2025 00:10:00	County of Allegheny, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
cr	+ EDI: PRA.COM	Jan 14 2025 04:57:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/Text: ebnpeoples@grblaw.com	Jan 14 2025 00:10:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15124657	EDI: CAPITALONE.COM	Jan 14 2025 04:57:00	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
15139432	EDI: CAPITALONE.COM	Jan 14 2025 04:57:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15169839	+ Email/Text: ebnjts@grblaw.com	Jan 14 2025 00:10:00	County of Allegheny, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101

District/off: 0315-2

User: auto

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15161576	+ Email/Text: kbarkley@bernsteinlaw.com	Jan 14 2025 00:12:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15124659	+ Email/Text: ebnjts@grblaw.com	Jan 14 2025 00:10:00	Goehring, Rutter and Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6107
15124660	EDI: IRS.COM	Jan 14 2025 04:57:00	IRS, Kansas City, MO 64999
15124662	+ EDI: WFNNB.COM	Jan 14 2025 04:57:00	KingSize, c/o Comenity Bank/Bankruptcy Dep't, PO Box 182125, Columbus, OH 43218-2125
15133199	Email/Text: bk@lendmarkfinancial.com	Jan 14 2025 00:09:00	Lendmark Financial Services, LLC, 2118 Usher Street NW, Covington, GA 30014
15135546	Email/PDF: resurgentbknofications@resurgent.com	Jan 14 2025 00:32:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15129493	EDI: AGFINANCE.COM	Jan 14 2025 04:57:00	ONEMAIN FINANCIAL, PO BOX 3251, EVANSVILLE, IN 47731-3251
15124664	Email/Text: csc.bankruptcy@amwater.com	Jan 14 2025 00:12:00	PA American Water, PO Box 371412, Pittsburgh, PA 15250-7412
15164611	Email/Text: Bankruptcy.Notices@pnc.com	Jan 14 2025 00:09:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
15156602	EDI: PRA.COM	Jan 14 2025 04:57:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15124665	^ MEBN	Jan 14 2025 00:09:30	Peoples, PO Box 644760, Pittsburgh, PA 15264-4760
15159906	EDI: Q3G.COM	Jan 14 2025 04:57:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15153899	Email/Text: BNCnotices@dcmservices.com	Jan 14 2025 00:10:00	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
15158435	EDI: AIS.COM	Jan 14 2025 04:58:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15124667	+ EDI: VERIZONCOMB.COM	Jan 14 2025 04:57:00	Verizon, PO Box 25505, Lehigh Valley, PA 18002-5505
15155495	+ EDI: WFFC2	Jan 14 2025 04:57:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 169005, Irving, TX 75016-9005

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK NATIONAL ASSOCIATION
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	*+	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 169005, Irving, TX 75016-9005

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: auto

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2025 at the address(es) listed below:

Name	Email Address
Charles James Grudowski	on behalf of Debtor Connie E. Lucot cjc@grudowskilaw.com admin@grudowskilaw.com
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com
Jennifer L. Cerce	on behalf of Creditor South Allegheny School District jlc@mbm-law.net
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 8